

PATENT

IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Ho Ming Luk, et al.
SERIAL NO.: 09/373,926
FILING DATE: August 12, 1999
TITLE: DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A
PREDICTIVE SOFTWARE SYSTEM
EXAMINER: Unknown
GROUP ART UNIT: 2763
ATTY. DKT. NO.: 3899

CERTIFICATE OF MAILING

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Dated: 3-27-00

By:

Robert K. Sachs

Robert K. Sachs, Registration No. 42,120

ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, DC. 20231

INFORMATION DISCLOSURE STATEMENT
Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 C.F.R. §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Information Disclosure Statement submitted herewith is being filed:

☒ within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred.

☒ Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,

HO MING LUK, ET AL.

Dated: 3-27-00

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13553/03899/SF/5016731.1

0001/PTO Rev. 10/95 <div style="text-align: center;">TRANSMITTAL FORM</div> (to be used for all correspondence during pendency of filed application)	U.S. Department of Commerce Patent and Trademark Office	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>09/373,926</td> </tr> <tr> <td>Filing Date</td> <td>August 12, 1999</td> </tr> <tr> <td>First Named Inventor</td> <td>Ho Ming Luk</td> </tr> <tr> <td>Group Art Unit Number</td> <td>2763</td> </tr> <tr> <td>Examiner Name</td> <td>Unknown</td> </tr> <tr> <td>Attorney Docket Number</td> <td>3899</td> </tr> </table>	Application Number	09/373,926	Filing Date	August 12, 1999	First Named Inventor	Ho Ming Luk	Group Art Unit Number	2763	Examiner Name	Unknown	Attorney Docket Number	3899
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FORM PTO-1449 (REV. 6-89) INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office		Attorney's Docket No. 3899	Serial No. 09/373,926
	Applicant Ho Ming Luk et al.			
	Filing Date August 12, 1999		Group Art Unit 2763	

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

A	Alden, D., "Neural Nets Nab Medicaid Fraud", <i>Government Technology</i> , Oct. 1997.
B	Bank, D., "HNC to Offer Its Antifraud Service for the Web", <i>Wall Street Journal</i> , May 10, 1999.
C	Benton, M., "Booking New Laws", <i>Claims Magazine</i> , Aug. 1997, pp. 42-45.
D	Brockett, P.L., et al., "Using Kohonen's Self-Organizing Feature Map to Uncover Automobile Bodily Injury Claims Fraud", <i>Journal of Risk and Insurance</i> , June 1998, p. 245.
E	Chin, Tyler L., "Health Insurers Turn to Software for Fraud Busting", <i>Health Data Management</i> , Nov. 1997, pp. 88-92.
F	Derrig, R.A. & Ostaszewski, K.M., "Fuzzy Techniques of Pattern Recognition in Risk and Claim Classification; Symposium on Insurance Solvency & Finance", <i>Journal of Risk and Insurance</i> , No. 3, Vol. 62, 1995, p. 447.
G	Hernandez, G. & Blanquie, R., "SIU Performance Audits Heat Up in California", <i>Claims Magazine</i> , August 1997, pp. 57-59.
H	Johnston, D.C., "Audits Spread Unevenly Across U.S.", <i>New York Times</i> , April 12, 1998, Section Y, p. 17.
I	Lifsher, M., "State Audits Workers' Comp Firms", <i>Wall Street Journal</i> , Sept. 24, 1997, pp. CA1.
J	Mahli, P., "Automated System Brings to Light Workers Comp Fraud Claims", <i>Journal of Commerce</i> , Aug. 28, 1998.
K	Pence, Linda L., "Combating Workers Compensation Premium Fraud", 1997.
L	Zizzamia, F.M. & Wu, P. C., "Driven by Data: Making Sense Out of Neural Networks", <i>Contingencies</i> , May/June 1998, Vol. 10, No. 3, pp. 40-44.
M	"On the Front Lines: Helping Claims Administrators Fight Workers' Comp Fraud", Sections IX - X, California Workers' Compensation Institute, May 1989.
N	"Commonly Asked Questions About Combating Health Insurance Fraud and Abuse", Integrity Plus Services, Inc., Jan. 1998.
O	"Fraud in the Texas Workers' Compensation System", <i>Texas Monitor</i> , Vol. 2, No. 4, Winter 1997, the Research and Oversight Council on Workers' Compensation, www.roc.capnet.state.tx.us/2-4.htm .

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered.
 Include copy of this form with next communication to applicant.